

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: §
John Eric Hershey §
§ Group Art Unit: 3691
Serial No.: 09/682,602 §
§ Examiner: Karmis, Stefanos
Filed: 26 September 2001 §
§
For: METHOD AND APPARATUS § Atty. Docket: RD 27364-1
FOR SECURING FINANCING IN §
A LOAN TRANSACTION §
§

**AMENDMENT IN RESPONSE TO
OFFICE ACTION MAILED 14 NOVEMBER 2006**

In response to the Office Action mailed on 14 November 2006, please amend and reconsider the above-referenced application as follows.

If any additional fees for the accompanying response are required, the Director is hereby authorized to charge any fees that may be required to Deposit Account 07-0868.

Amendments begin on page 2 of this paper;

Remarks begin on page 11 of this paper.